

Medicare Enrollment Periods (for Parts A & B only)

Initial Enrollment Period (IEP)

This period surrounds your 65th birthday month (or entitlement month, due to disability). It's a total of 7 months...3 months before your b-day month, your b-day month, and 3 months after your b-day month.

Notes:

- You can sign up for Medicare up to 4 months prior to your b-day month, even though everything you read says you can't sign up until 3 months prior.
- If you're already receiving Social Security benefits, you'll be automatically enrolled in Parts A & B. In this situation, you must keep Part A, but can deny Part B. Your Medicare card will arrive about 3 ½ months prior to your b-day month.
- Start dates are always the 1st of the month, even if your birthday is later in the month. However, if your birthday is the 1st of the month, your eligibility month is one month sooner. For example, if your birthday is July 1st, you'll be eligible June 1st.

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7
3 months before	2 months before	1 month before	Month you turn 65	1 month after	2 months after	3 months after

- If you sign up prior to birthday month, your Part A & Part B start dates will both be the 1st of your birthday month.
- If you sign up in Month 4, 5, 6, or 7...your Part B will be delayed up to 3 months (see below).

If you sign up in this month of your IEP	Your coverage starts
The month you turn 65 (Month 4)	1 month later
1 month after you turn 65 (Month 5)	2 months later
2 months after you turn 65 (Month 6)	3 months later
3 months after you turn 65 (Month 7)	3 months later

Creating a [My Social Security account](#) first will make the process go smoother. Then submit the Medicare application online at www.ssa.gov, which will connect the enrollment to your account.

**VIDEOS: [How To Create A My Social Security Account](#)
[How To Enroll In Medicare Online](#)**

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Special Enrollment Period (SEP)

If you delayed Medicare Part B because you're covered under a group health plan based on current employment (yours or spouse's), you qualify for a Special Enrollment Period (SEP). You will NOT be penalized and can enroll in Part B as follows:

Anytime you or your spouse are working, and you're covered by a group health plan through the employer (or union), based on that work. *

Or...During the 8-month period that begins the month after employment ends or when the group coverage ends, whichever is first.

Notes:

- * COBRA and retiree health plans are NOT considered covered based on current employment. You are NOT eligible for a SEP when that coverage ends. Enroll in Part B within the 8 months after separating service.
- This SEP is NOT available if you're Medicare eligible based on end-stage renal disease (ESRD). Instead, obtain Parts A & B when first eligible, based on ESRD.

VIDEO: [How To Enroll In Medicare After Age 65](#)

General Enrollment Period (GEP)

If you didn't sign up for Part B during your IEP or SEP time frames, you can only enroll during the GEP.

January 1st through March 31st

Part B Start Date

July 1st

Your Part B will start July 1st of that year, and you could potentially have a late enrollment penalty...if you went more than 12 months without Part B.

PENALTY: Unless you qualify for a SEP, you'll pay a 10% higher Part B premium for every 12-month period you went without Part B. The penalty is assessed monthly and for as long as you have Part B.